

United States Bankruptcy Court  
Eastern District of New York

In re:  
Nicole R Chimento  
Debtor

Case No. 12-45155-cec  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: dcapers  
Form ID: 262

Page 1 of 3  
Total Noticed: 31

Date Rcvd: Oct 23, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2012.

db	+Nicole R Chimento, 81 Cranford Court, Staten Island, NY 10306-2084
smg	+NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg	+NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg	+NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
7746196	+Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
7746197	+Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
7793513	+Bank of America, NA, c/o Rosicki, Rosicki & Assoc, PC, 51 E. Bethpage Road, Plainview, NY 11803-4224
7746198	Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
7790937	+Capital One, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083
7746200	+Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
7746202	+Citibankna, 1000 Technology Dr, O Fallon, MO 63368-2239
7746204	EOS CCA, P.O. Box 5012, Norwell, MA 02061-5012
7746205	+Fnb Omaha, 3490 Piedmont Rd, Atlanta, GA 30305-1743
7746212	+HSBC Card Services, P.O. Box 641, Buffalo, NY 14240-0641
7746216	Paypal Credit Svcs/Gecrb, P.O. Box 960080, Orlando, FL 32896-0080
7746217	Pediatric Eye Care Of Monmouth, 33 Village Court, Hazlet, NJ 07730-1534
7746218	Staten Island University Hospital, P.O. Box 29772, New York, NY 10087-9772

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	+E-mail/Text: ustpregion02.br.ecf@usdoj.gov Oct 23 2012 18:24:00	United States Trustee,
	Office of the United States Trustee, 271 Cadman Plaza East,	Brooklyn, NY 11201-1833
7746195	+EDI: AMEREXPR.COM Oct 23 2012 20:19:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
7746199	+EDI: CHASE.COM Oct 23 2012 20:19:00	Chase, Po Box 15298, Wilmington, DE 19850-5298
7746201	+EDI: CITICORP.COM Oct 23 2012 20:19:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
7746203	+EDI: TSYS2.COM Oct 23 2012 20:19:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
7746206	+EDI: AMINFOFP.COM Oct 23 2012 20:18:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
7746207	+EDI: RMSC.COM Oct 23 2012 20:20:00	Gecrb/gap, Po Box 965005, Orlando, FL 32896-5005
7746208	+EDI: RMSC.COM Oct 23 2012 20:20:00	Gecrb/jcp, Po Box 984100, El Paso, TX 79998-4100
7746209	+EDI: RMSC.COM Oct 23 2012 20:20:00	Gecrb/jewelry Custom, 950 Forrer Blvd, Kettering, OH 45420-1469
7746210	+EDI: RMSC.COM Oct 23 2012 20:20:00	Gecrb/lowes, Po Box 956005, Orlando, FL 32896-0001
7746213	EDI: HFC.COM Oct 23 2012 20:20:00	HSBC RETAIL SERVICES, P.O. Box 17298, Baltimore, MD 21297-1298
7746211	+EDI: HFC.COM Oct 23 2012 20:20:00	Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
7746214	EDI: ICSYSTEM.COM Oct 23 2012 20:19:00	I.C. System, Inc., 444 Highway 96 East, P.O. Box 64794, St. Paul, MN 55164-0794
7746215	EDI: TSYS2.COM Oct 23 2012 20:19:00	Macys, P.O. Box 183084, Columbus, OH 43218-3084
		TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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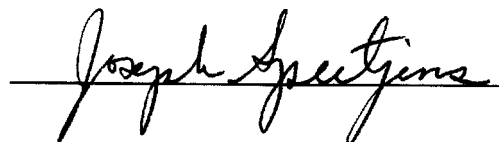
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2012 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Nicole Chimento kzazz007@yahoo.com  
Richard E. O'Connell macrhi@verizon.net, NY07@ecfcbis.com  
United States Trustee USTPRegion02.BR.ECF@usdoj.gov  
William Knox on behalf of Creditor Bank of America, NA wknox@rosicki.com,  
ecfnotice@rosicki.com

TOTAL: 4

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-12-45155-cec

Nicole R Chimento  
aka Nicole Sellitti  
81 Cranford Court  
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-7993

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on July 17, 2012; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Richard E. O'Connell (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: October 23, 2012

s/ Carla E. Craig  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Form BLDfnd7(12/01/2007)

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**